

2007 Benefits at a Glance

Battelle Energy Alliance, LLC, offers a comprehensive and competitive benefits package designed to provide quality services to employees and their families. With prompt enrollment, coverage under these benefit plans can begin as early as the Monday following the date of hire. Below is a brief overview of benefit options. Complete details on each plan are subject to provisions of the Summary Plan Description and trust documents for each plan. For answers to questions or for further information, contact Idaho National Laboratory's Benefits Office at (208) 526-5500.

Medical Plan

Medical coverage is provided through a Section 125 cafeteria plan and offers general medical services, mental health services, prescription drug services and routine vision exams.

- *General medical services* are provided by Aetna through its national Preferred Provider Organization plan. There are three options to choose from with varying benefits schedules providing a higher benefit for use of a network provider. Deductibles and out-of-pocket maximums are based on a percentage of the employee's salary (up to \$80,000). The maximum lifetime benefit is \$2 million per covered person.
- *Mental health and substance abuse services* are provided by CIGNA Behavioral Health. Varying benefits schedules provide a higher benefit for use of a network provider.
- *Prescription drug services* are provided by PharmaCare using three methods: retail pharmacy (30-day supply), specialty pharmacy (30-day supply) and mail order drug (90-day supply). Employees pay 20% of the retail pharmacy cost, subject to minimums and maximums. Copayments for the two other methods are: generic -- \$10, preferred formulary brand -- \$30, and non-preferred brand -- \$60.
- *Routine vision exams* are provided by Vision Service Plan (VSP). Exams may be obtained from any vision care provider, but a higher benefit is provided when a VSP provider is used.

INL pays approximately 80% of the cost of these benefits. The remaining 20% is deducted from the employee's paycheck each week as a pre-tax deduction. An opt-out credit is granted to a full-time employee who waives medical coverage and is not covered under this plan as a dependent.

Dental Plan

Four dental options are available: two insured with Delta Dental of Idaho and two offered under a Dental Maintenance Organization with Willamette Dental of Idaho. All dental options include orthodontia coverage. INL pays approximately 80% of the cost of these benefits. An opt-out credit is granted to a full-time employee who waives coverage and is not covered under this plan as a dependent.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow an employee to pay for certain unreimbursed health care and dependent care expenses with pre-tax dollars. Health Care FSA has a maximum of \$3,000 per calendar year. Dependent Care FSA has a maximum of \$5,000 per calendar year.



Group Life and AD&D Insurance

INL provides group life insurance for full-time employees equal to 2.25 times their annual base pay along with 1 times their annual base pay for accidental death and dismemberment (AD&D) insurance. Employees may elect to purchase Group Universal Life up to an additional 5 times their annual base pay and optional AD&D insurance up to an additional 10 times their annual base pay. Optional life insurance coverage is also available for an employee's spouse and eligible dependents. Underwriting limitations may apply for some benefits.

Disability Insurance

Short-term and long-term disability insurance is provided by INL. Differing levels of reimbursement for short-term disability depend on the duration of the disability. An employee pays for a portion of his/her absence through Personal Leave, while INL pays a portion and the insurance company pays a portion. These benefits are payable for up to six months. Long-term disability insurance will begin to pay benefits after six months of continuous total disability. Long-term disability insurance provides salary continuation of 60% of base pay up to a maximum benefit of \$10,000 per month.

INL Employee Investment Plan

The INL Employee Investment Plan offers the opportunity to participate in a 401(k) savings plan with several diverse funds. This plan is administered by The Vanguard Group. An eligible employee hired on or after Feb. 1, 2005, receives an INL profit-sharing contribution equal to 4.2% of his/her annual base pay. These contributions are 100% vested after three years of service and require no employee contribution. In addition, up to 6% of an employee's contributions to the plan are matched by INL. The Laboratory matches dollar-for-dollar on the first 3% of base pay contributed by the employee, then \$0.60 for each dollar contributed on the next 3% of base pay, for a maximum match of 4.8% of base pay. Employees are 100% vested in their contributions and the INL matching amount on those contributions.

Personal Leave

Personal Leave (PL) may be used for vacation, personal business and absences (of one week or less) due to illness or injury. Employees accrue PL on a weekly basis per the following schedule:

Months of Service	Accrued Weekly/Annually
0 - 60	2.77/144 hours
61 - 108	3.23/168 hours
109 - 228	3.54/184 hours
229+	4.31/224 hours

Employees assigned to the desert site work locations earn 15 additional hours of PL each year.

Additional Benefits

- Employee Education Program
- Employee Assistance Program
- Paid Holidays - 80 Hours per Year
- Business Travel Accident Insurance
- AFLAC Supplemental Insurances
- Family and Medical Leave
- Wellness Program
- Optional Pre-Paid Legal Insurance
- Optional Vision Hardware Insurance
- Workers' Compensation
- Social Security
- Unemployment Compensation
- Section 529 College Savings Plan
- Subsidized Transportation to Remote Sites

Battelle Energy Alliance, LLC reserves the right to modify, revoke, suspend, terminate or change any or all benefits in whole or in part, at any time, with or without notice, and nothing contained herein should be construed as a promise of employment or continued employment, or constitute any contractual obligations.